

Exhibit 4



Account Data Compromise User Guide

11 July 2012

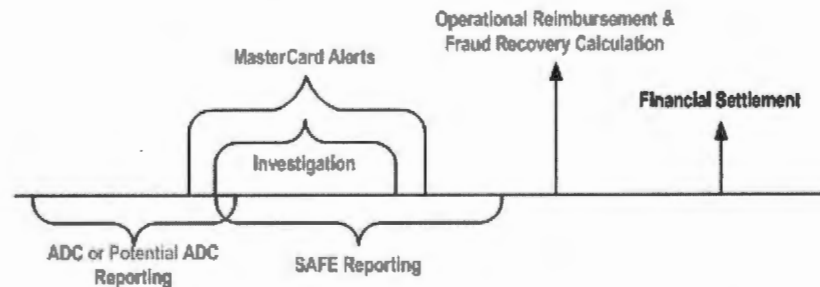
Chapter 7 Financial Settlement

This chapter describes financial settlement of losses encountered as a result of an ADC Event, including operational reimbursement, fraud recovery, and ADC Event case management.

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7.1 Overview

The following depicts where identification of the final financial liability falls in the life cycle of an ADC Event.



7.2 ADC Event Financial Settlement Information

A final step of a MasterCard Account Data Compromise event is determining the final financial responsibility. For an ADC case, there are four types of potential responsibility:

- Operational Reimbursement liability
- Fraud Recovery Liability
- Case Management Fee
- Non-compliance assessment associated with a MasterCard Rules violation

When MasterCard determines that the ADC investigation is complete, financial responsibility is communicated (see Appendix E, Final Responsibility Letter). Section 7.3 identifies the billing events associated with final liability.

7.2.1 Operational Reimbursement

MasterCard will notify the responsible customer of any operational reimbursement responsibility.

7.2.2 Operational Reimbursement Billing Event Codes

Upon completion of the OR process, MasterCard debits the responsible customer(s) through MCBS. The debit appears on the weekly MCBS billing statement. For billing event codes associated with operational reimbursement debits, refer to the *MasterCard Consolidated Billing System* (MCBS) document.

7.2.3 Fraud Recovery—Responsible Member Responsibility

MasterCard notifies the responsible customer of FR.

Financial Settlement**7.2 ADC Event Financial Settlement Information****7.2.4 Fraud Recovery Billing Event Codes**

Upon completion of the FR process MasterCard will debit the responsible customer using MCBS. The debits will appear on the weekly MCBS billing statement. For billing event codes associated with fraud recovery debits, refer to the *MasterCard Consolidated Billing System (MCBS)* document.

7.2.5 Event Case Management

The responsible customer will be notified of the event case management fee through notice to a customer ADC compliance contact, security contact, and/or compliance contact. The case management fee is assessed after an ADC case has been closed. Refer to [Appendix G, Case Management Fee Letter](#) for a sample Case Management Fee Letter.

The following table depicts the case management fee structure for ADC cases opened before 30 September 2011.

Table 7.1 Case Management Fee Structure (for cases opened before 30 September 2011)

Tier	Minimum No. of Accounts	Maximum No. of Accounts	Billing Event Code (USD)	Billing Event Code (EUR)	Billing Event Code (Reals)	Fee (USD)	Fee (EUR)	Fee (Reals)
	<i>Acquirer Investigation</i>	<i>Acquirer Investigation</i>	2SC1208	2KS1208	2SC1208	500	500	1,300
6	0	9,999	2SC1213	2KS1213	2SC1213	2,500	2,500	6,500
5	10,000	99,999	2SC1212	2KS1212	2SC1212	7,500	7,500	19,500
4	100,000	999,999	2SC1211	2KS1211	2SC1211	40,000	40,000	105,000
3	1,000,000	4,999,999	2SC1210	2KS1210	2SC1210	100,000	100,000	265,000
2	5,000,000	14,999,999	2SC1209	2KS1209	2SC1209	150,000	150,000	400,000
1	15,000,000	>15,000,001	2SC1216	2KS1216	2SC1216	250,000	250,000	650,000

The following table depicts the case management fee structure for ADC cases opened after 30 September 2011.

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7.2 ADC Event Financial Settlement Information

Table 7.2 Case Management Fee Structure (for cases opened after 30 September 2011)

Minimum No. of Accounts	Maximum No. of Accounts	Billing Event Code (USD)	Billing Event Code (EUR)	Billing Event Code (Reals)	Fee (USD)	Fee (EUR)	Fee (Reals)
<i>Acquirer Investigation</i>	N/A	2SC1220	2KS1220	2SC1220	1,200	1,200	2,400
1	10,000	2SC1221	2KS1221	2SC1221	6,000	6,000	12,000
10,001	25,000	2SC1222	2KS1222	2SC1222	16,000	16,000	32,000
25,001	50,000	2SC1223	2KS1223	2SC1223	30,000	30,000	60,000
50,001	100,000	2SC1224	2KS1224	2SC1224	50,000	50,000	100,000
100,001	500,000	2SC1225	2KS1225	2SC1225	100,000	100,000	200,000
500,001	1,000,000	2SC1226	2KS1226	2SC1226	150,000	150,000	300,000
1,000,001	5,000,000	2SC1227	2KS1227	2SC1227	250,000	250,000	500,000
5,000,001	15,000,000	2SC1228	2KS1228	2SC1228	350,000	350,000	700,000
15,000,001	None	2SC1229	2KS1229	2SC1229	400,000	400,000	800,000

The following table depicts the case management fee structure for ADC cases opened after 30 September 2011.

Table 7.3 Standard Case Management Fee Structure (for acquirer-reported cases opened after 30 September 2011)

Minimum No. of Accounts	Maximum No. of Accounts	Billing Event Code (USD)	Billing Event Code (EUR)	Billing Event Code (Reals)	Fee (USD)	Fee (EUR)	Fee (Reals)
<i>Acquirer Investigation</i>	N/A	2SC1230	2KS1230	2SC1230	600	600	1,200
1	10,000	2SC1231	2KS1231	2SC1231	3,000	3,000	6,000
10,001	25,000	2SC1232	2KS1232	2SC1232	8,000	8,000	16,000
25,001	50,000	2SC1233	2KS1233	2SC1233	15,000	15,000	30,000
50,001	100,000	2SC1234	2KS1234	2SC1234	25,000	25,000	50,000
100,001	500,000	2SC1235	2KS1235	2SC1235	50,000	50,000	100,000
500,001	1,000,000	2SC1236	2KS1236	2SC1236	75,000	75,000	150,000
1,000,001	5,000,000	2SC1237	2KS1237	2SC1237	125,000	125,000	250,000

Financial Settlement**7.3 ADC Event Financial Settlement Information for Issuers**

Minimum No. of Accounts	Maximum No. of Accounts	Billing Event Code (USD)	Billing Event Code (EUR)	Billing Event Code (Reals)	Fee (USD)	Fee (EUR)	Fee (Reals)
5,000,001	15,000,000	2SC1238	2KS1238	2SC1238	175,000	175,000	350,000
15,000,001	None	2SC1239	2KS1239	2SC1239	200,000	200,000	400,000

7.3 ADC Event Financial Settlement Information for Issuers

A final step of a MasterCard ADC Event is reimbursing issuers for losses incurred as the result of an ADC Event. There are two types of issuer reimbursement:

- Operational Reimbursement
- Fraud Recovery

The week prior to reimbursement, MasterCard endeavors to send a reimbursement (credit) letter to each issuer that MasterCard anticipates will receive reimbursement. The following sections explain the communication and billing events associated with issuer reimbursement.

7.3.1 Operational Reimbursement Notification

MasterCard credits an issuer's MCBS account with the ADC operational reimbursement payout for applicable parent ICA numbers.

A breakdown of the operational reimbursement by the bank identification number (BIN) level is available upon request. For more information, refer to section [6.4.3 ADC Operational Reimbursement—BIN Reports](#)

7.3.2 Operational Reimbursement Billing Event Codes and Administrative Fees for Issuers

Upon completion of the OR process, MasterCard credits issuers through MCBS. The credits and administrative fees appear on the weekly MCBS billing statement. Detailed below are the billing event codes associated with OR credits.

Country/Region	Billing Event	MCBS Statement Description
U.S.	2PN-CRD2325	ADC—Credit for Operational Reimbursement
Brazil	2PN-CRD2325	ADC—Credit for Operational Reimbursement

For details regarding the OR administrative fees, refer to the *MasterCard Consolidated Billing System* document.

Financial Settlement

7.3 ADC Event Financial Settlement Information for Issuers

7.3.3 Fraud Recovery—Reimbursement Notification

MasterCard credits the issuer's MCBS account with the total ADC fraud recovery payout for applicable parent ICA numbers.

A breakdown of the fraud recovery by bank identification number (BIN) level is available upon request. For more information, refer to section 6.5.3 ADC Fraud Recovery—BIN Reports.

7.3.4 Fraud Recovery Billing Event Codes and Administrative Fees for Issuers

Upon completion of the FR process MasterCard credits issuers through MCBS. The credits and administrative fees appear on the weekly MCBS billing statement. Following are the detailed billing event codes associated with FR credits.

The following table shows ADC FR codes that appear on the MCBS statement.

Country/Region	MCBS Billing Event ID	Description
U.S.	2SC-CRD1214	US Credit (Issuer)
Brazil	2SC-CRD1214	Brazil Credit (Issuer)

For details regarding the FR administrative fees, refer to the *MasterCard Consolidated Billing System* document.

Appendix A Required ADC File Format

This appendix provides the defined file format and layout for submitting account data to MasterCard for all methods of file submission.

Required ADC File Format.....	A-1
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Required ADC File Format**Required ADC File Format**

Required ADC File Format

Following is the defined file format and layout for submitting account data to MasterCard for all methods of file submission. The only required field in the file format is the account number; all other fields are optional. MasterCard requests all the data in the format defined below, for fraud analysis, but will accept the account number only, if additional data is not available.

NOTE

MasterCard requests that the customers submit all files as a Microsoft Excel® (*.xlsx) or text (*.txt) file.

Field	Position	Length	Description
Primary Account Number (PAN)	1–19	19	Required , numeric; left-justified; trailing spaces
Expiration Date	20–23	4	Optional , YYMM
Transaction Amount	24–35	12	Optional , Numeric; right-justified; leading zeros; in currency of transaction
Transaction Date	36–43	8	Optional , YYMMDD—Date the transaction occurred
MCC	44–47	4	Optional , Must be a valid MCC as defined in the MasterCard <i>Quick Reference Booklet</i> ¹
POS Entry Mode	48–49	2	Optional , Numeric codes indicating the entry mode of the PAN into the interchange system. Refer to the <i>Customer Interface Specification</i> ¹ manual for values.
Issuer Customer Number (customer ID/ICA number)	50–56	7	Optional , Numeric; right-justified; leading zeros
Acquirer Customer Number (customer ID/ICA number)	57–63	7	Optional , Numeric; right-justified; leading zeros.
Merchant ID	64–78	15	Optional , Alphanumeric; left-justified; add trailing spaces. Unique merchant identifier

1. The manual is available in the Publications product on MasterCard OnLine.

Required ADC File Format

Required ADC File Format

Field	Position	Length	Description
Merchant Name	79–100	22	Optional , Alphanumeric; left-justified; add trailing spaces. Name of the card acceptor (“Doing Business As” name).
Merchant City	101–113	13	Optional Alphanumeric; left-justified
Merchant State/Province	114–116	3	Optional , Left-justified; trailing spaces
Merchant Country	117–119	3	Optional , Must be a valid three-character, alphabetic country code as defined in the <i>Quick Reference Booklet</i> ¹
Terminal ID	120–127	8	Optional , Unique code identifying a terminal at the card acceptor location (merchant); must be unique within the terminal-owning organization

Appendix B ADC Event Status Report

This appendix provides a sample report for the weekly ADC Event reporting. These forms can be copied or printed.

ADC Event Status Report	B-1
ADC Investigation Weekly Status Report	B-1

ADC Event Status Report
ADC Event Status Report

ADC Event Status Report

This form is a sample report for ADC Event weekly reporting. These forms can be copied or printed when providing a report to the MasterCard fraud investigator.

This form may change from time to time. The most current version of the form should always be used and is available in this user guide, which will remain available through the MasterCard OnLine® Publications Web site.

ADC Investigation Weekly Status Report

Date:

Case Number:

Acquirer Contact Information	
Contact Name	
Contact Phone Number	
Alternate Acquirer Contact	
Contact Name	
Contact Phone Number	
Compromised Entity Information	
Merchant (or Agent) Name	
Location	
PFI Engagement Date	
PFI Onsite Date	
Preliminary Report Estimated Date	
Final Report Estimated Date	
New Investigation Findings	
For Example MasterCard account count to-date—Track Data, PAN only (or Status of Scans for MasterCard account data, e.g., 50% complete, etc.)	
Other Updates/Comments	

ADC Event Status Report
ADC Investigation Weekly Status Report

Please forward the secured completed status report by e-mail to account_data_compromise@mastercard.com, to the attention of the investigator managing the case.